



Resource Management Account
December 2018

Account name:
Account number:

FRANCISCO M RAMIREZ RIVERA
JX 07326 B7

Your Financial Advisor:
MIGUEL A. HERNANDEZ TFA
787-250-3600/800-221-9825

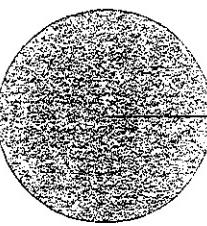
Your account balance sheet

The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	7.91	0.00%
B Cash alternatives	0.00	0.00%
C Equities	0.00	0.00%
D Fixed income	237,646.00	100.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$237,653.91	100.00%

D



Your current asset allocation

- Cash and money balances may include available cash balances, UBS Bank USA deposit account, UBS FDIC Insured Deposit Program Bank accounts, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances. See the *Important information about your statement* on the last two pages of this statement for details about those balances.

Eye on the markets

Percentage change

Index	December 2018	Year to date
S&P 500	-9.03%	-4.38%
Russell 3000	-9.31%	-5.24%
MSCI - Europe, Australia & Far East	-4.83%	-13.36%
Barclays Capital U.S. Aggregate Bond Index	1.84%	0.01%

Interest rates on December 31, 2018

3-month Treasury bills: 2.42%
One-month LIBOR: 2.50%



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Change in the value of your account

	December 2018 (\$)	Year to date (\$)	
	Realized gains and losses	Year to date (\$)	Unrealized gains and losses (\$)
Opening account value	\$241,287.09	\$126,713.67	
Withdrawals and fees, including investments transferred out	-0.15	-3,321.50	
Dividend and interest income	0.00	4,250.13	
Change in value of accrued interest	365.97	23.61	
Change in market value	-3,999.00	109,988.00	
Closing account value	\$237,653.91	\$237,653.91	

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480 for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2018 (\$)	Year to date (\$)	
	Realized gains and losses	Year to date (\$)	Unrealized gains and losses (\$)
Opening balances	\$8.06	-\$920.72	
<i>Additions</i>			
Dividend and interest income	0.00	4,250.13	
<i>Total additions</i>	\$0.00	\$4,250.13	
<i>Subtractions</i>			
Other funds debited	-0.15	-3,321.50	
<i>Total subtractions</i>	-\$0.15	-\$3,321.50	
Net cash flow	-\$0.15	\$928.63	
<i>Closing balances</i>	\$7.91	\$7.91	
Taxable interest	0.00	0.13	
Tax-exempt interest	0.00	4,250.00	
Total current year	\$0.00	\$4,250.13	
Total dividend & interest*	\$0.00	\$4,250.13	

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified

	December 2018 (\$)	Year to date (\$)	
	Realized gains and losses	Year to date (\$)	Unrealized gains and losses (\$)
Opening balances	\$8.06	-\$920.72	
<i>Additions</i>			
Dividend and interest income	0.00	4,250.13	
<i>Total additions</i>	\$0.00	\$4,250.13	
<i>Subtractions</i>			
Other funds debited	-0.15	-3,321.50	
<i>Total subtractions</i>	-\$0.15	-\$3,321.50	
Net cash flow	-\$0.15	\$928.63	
<i>Closing balances</i>	\$7.91	\$7.91	
Taxable interest	0.00	0.13	
Tax-exempt interest	0.00	4,250.00	
Total current year	\$0.00	\$4,250.13	
Total dividend & interest*	\$0.00	\$4,250.13	



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Loan summary

Opening loan balance on November 30	\$0
Closing loan balance on December 30	\$0
Average loan balance	\$167
Loan interest period	November 30 to December 30
Number of loan (debit) days	3
Average loan interest rate	11.750%
December 2018 loan interest	\$0.15
Year to date loan interest	\$53.77

UBS Bank USA Deposit Account APY

Interest period Nov 7 - Dec 6

Opening UBS Bank USA Deposit balance Nov 7	\$8.06
Closing UBS Bank USA Deposit balance Dec 6	\$8.06
Number of days in interest period	30
Average daily balance	\$15.05
Interest earned	\$0.00
Annual percentage yield earned	0.00%

Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objectives:

Current income & capital appreciation

Your risk profile:

Primary - Moderate

Investment eligibility consideration - None selected



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787-250-3600/800-221-9825
Case:17-03283-LTS Doc#:4951-2 Filed:01/28/19 Entered:01/28/19 16:20:25 Desc:

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances may include available cash balances, UBS Bank USA deposit account balances, UBS FDIC Insured Program Bank Balance, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

See the *Important information about your statement* at the end of this document for details about those balances.

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/interest period	Days in period	Cap amount (\$)
Cash	0.00	-0.15					
UBS BANK USA DEP ACCT	8.06	8.06					
Total	\$8.06	\$7.91					500,000.00

Fixed income

Municipal securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been automatically adjusted for mandatory amortization of bond premium on coupon tax-exempt municipal securities using the constant yield method and for accreted original issue

discount for securities issued at a discount. When original cost basis is displayed, amortization has been done using the constant yield method; otherwise amortization has been done using the straight-line method.

Holding	Trade date	Total face value at maturity (\$)	Purchase price(\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PR ELEC PWR AU RV SERUU RF CFIG QD97.741 BER/R RATE 04 25.0% MATURES 07/01/27 CALLABLE 01/01/19 @ 100.00 ACCruED INTEREST \$2,125.00 CUSIP 74526QEW0 Moody: A3 S&P: AA EAI: \$4,250 Current yield: 4.25%	Dec 05, 11	100,000.00	100.000	100,000.00	100.021	100,021.00	21.00	LT

Original cost basis: \$100,025.00

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Your assets , Fixed income , Municipal securities (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PR SALES TAX FING CORP TAX SR B RV BL/R DEFAULTED								
RATE 06 050% MATURITIES 08/01/29 CALLABLE 01/01/19 @ 100.00 CUSIP 74529INL5								
Moody: Ca S&P Not rated Original cost basis: \$105,935.25	Jan 09, 13	100,000.00	104,380	104,380.00	45,000	45,000.00	-59,380.00	LT
PR SALES TAX FING CORP SR B RV IN DEFAULT BL/R DEFAULTED								
RATE 06 350% MATURITIES 08/01/39 CALLABLE 01/01/19 @ 100.00 CUSIP 74529GP4								
Moody: Ca S&P Not rated Original cost basis: \$205,728.00	Nov 19, 09	200,000.00	102,449	204,898.78	45,250	90,500.00	-114,398.78	LT
Total		\$400,000.00		\$409,278.78		\$235,521.00	-\$173,757.78	
Total accrued interest: \$2,125.00								
Total estimated annual income: \$4,250								
Your total assets								
Cash	Cash and money balances	Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)		
		7.91	7.91					
Fixed income	Municipal securities Total accrued interest	235,521.00 2,125.00		409,278.78	4,250.00	-173,757.78		
Total fixed income		237,646.00	100.00%	409,278.78	4,250.00	-173,757.78		
Total		\$237,653.91	100.00%	\$409,286.69	\$4,250.00	-\$173,757.78		



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Account activity this month

The activity descriptions for distribution transactions included in this section are provided by the plan administrator or plan trustee. UBS Financial Services Inc. does not independently verify or guarantee the accuracy or validity of this information.

	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 31	Loan Charge	LOAN INTEREST CHARGED	-0.15
Total other funds debited				-\$0.15

	Date	Number of days	Average loan balance (\$)	Rate	Loan interest charged (\$)
Loan interest daily detail	Dec 07	3	166.94	11.750%	0.15
Total		3			\$0.15

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 30	Balance forward		\$8.06
	Dec 7	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT	-8.06
	Dec 11	Deposit	UBS BANK USA DEPOSIT ACCOUNT	8.06
	Dec 31	Closing UBS Bank USA Deposit Account		\$8.06

The UBS Bank USA Deposit Account is your primary sweep option.

Summary of approved payees and recurring payments

Based on your instructions, the following payees and recurring payments are considered "approved payees". As a result, (1) you may authorize additional transfers to these payees verbally and (2) you are no longer receiving individual confirmations for payments to these payees.

To update or cancel any of these instructions, please contact your Financial Advisor.

Payee description	Disbursement method	Amount (\$)	Type/Event	Frequency	Start date	End date	Last used date
Francisco M Ramirez Rivera Lilia M Rodriguez Colon CUMB PROCP	Varied Check	Payee on file	Upon request	n/a	n/a	Jul 16, 18	





Your notes

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End of statement for account number JX07326 B7